

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: RAYMOND J. GAMBONE                          Case No. 15-bk-11600  
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    §  
DINA A. GAMBONE                                      §  
    §  
Debtor(s)    §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/07/2015.
- 2) The plan was confirmed on 01/07/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/14/2018.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,453.39.
- 10) Amount of unsecured claims discharged without full payment: \$189,398.15.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 16,240.13
Less amount refunded to debtor(s)	\$ 40.13
<b>NET RECEIPTS</b>	<b>\$ 16,200.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 10,119.77
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,086.17
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 11,205.94</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
JOHN L. MCCLAIN	Lgl	11,500.00	NA	NA	10,119.77	0.00
PNC BANK	Sec	28,191.00	40,423.31	40,423.31	849.21	0.00
DISCOVER FINANCIAL SVCS	Uns	3,284.00	3,284.55	3,284.55	69.00	0.00
AMERICAN EXPRESS	Uns	7,549.00	7,511.41	7,511.41	157.80	0.00
RESURGENT CAPITAL SVCS	Uns	11,249.00	10,174.84	10,174.84	213.75	0.00
CITIZENS BANK N.A.	Uns	0.00	74,059.58	74,059.58	1,555.83	0.00
FAY SERVICING	Sec	0.00	239,858.96	0.00	0.00	0.00
OCWEN LOAN SERVICING	Sec	276,091.30	274,355.38	0.00	0.00	0.00
CITIZENS BANK	Uns	7,171.00	7,171.64	7,171.64	150.66	0.00
CITIZENS BANK	Uns	0.00	2,224.91	2,224.91	46.74	0.00
MONTGOMERY COUNTY TAX	Sec	0.00	1,815.34	1,951.07	1,951.07	0.00
JOHN L. MCCLAIN	Lgl	0.00	10,619.77	0.00	0.00	0.00
CAPITAL ONE N.A.	Sec	3,032.91	NA	NA	0.00	0.00
CITIBANK SD NA	Sec	4,141.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING L	Sec	206,949.16	NA	NA	0.00	0.00
ADVANTA BANK CORP	Uns	40,322.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE	Uns	4,206.00	NA	NA	0.00	0.00
BCA FNCL SRV	Uns	317.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
CAPITAL ONE N.A.	Uns	3,400.00	NA	NA	0.00	0.00
CHASE	Uns	4,146.00	NA	NA	0.00	0.00
CHRYSLER CREDIT	Uns	1,963.00	NA	NA	0.00	0.00
CHRYSLER FIN/TD AUTO FINANCE	Uns	1,963.00	NA	NA	0.00	0.00
CITIBANK S.D. NA	Uns	8,520.00	NA	NA	0.00	0.00
COLLECTION	Uns	74.00	NA	NA	0.00	0.00
COLLECTION	Uns	133.00	NA	NA	0.00	0.00
ER SOLUTION/CONVERGENT	Uns	576.00	NA	NA	0.00	0.00
HILCO REC	Uns	3,879.00	NA	NA	0.00	0.00
HSBC BANK	Uns	1,318.00	NA	NA	0.00	0.00
LAFAUTTE AMBULANCE & RESCUE	Uns	1,005.00	NA	NA	0.00	0.00
MAIN LINE EMERGENCY MED	Uns	520.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	317.00	NA	NA	0.00	0.00
RBS CITIZENS NA	Uns	7,171.00	NA	NA	0.00	0.00
US DEPARTMENT OF THE TREASURY-	Uns	6,400.00	NA	NA	0.00	0.00
WFFINANCIAL	Uns	935.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 42,374.38	\$ 2,800.28	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 42,374.38</b>	<b>\$ 2,800.28</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 104,426.93</b>	<b>\$ 2,193.78</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 11,205.94
Disbursements to Creditors	\$ 4,994.06
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 16,200.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/15/2018

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.